

SUBJECT: All CPF E-mail - Long Term Care Open Season Update

Sent: Wednesday, 11 Sep 02

The purpose of this E-mail is to forward updated information regarding the Federal Long Term Care Insurance Program (FLTCIP) Open Season, which began 1 Jul 02 and runs through 31 Dec 02.

Since the Long Term Care (LTC) open season started, LTC Partners have mailed over 300,000 personalized Open Season Information Kits with applications and over 100,000 visitors have gone to the LTC Partners' website at <http://www.ltcfeds.com> to learn more about the program. LTC updated their premium calculator at the start of the open season and employee's are now able to chose a variety of options and compare the premiums/options to make an informed decision.

LTC Partners will hold Program Educational Meetings at selected base installations through Nov 02. The schedule of meetings is available at www.ltcfeds.com and is updated as more meetings are finalized. For the bases who will not have live Program Educational meetings, Webinar is available on the LTC Partners' website at <http://clients.bn24.com/jh/ltcfeds/index.html>. This is the PowerPoint slide presentation used during the meetings. Also available is the Program Educational Video in streaming video as well as zipped files to download for later viewing at http://www.opm.gov/insure/ltc/open_season/video/index.htm. Two great ways to learn about this new benefit.

LTC found an error on the full underwriting application, Part B, Question 4 regarding "cancer within the past 2 years" that would make an applicant automatically ineligible for coverage if they answered yes. The question should have specified "excluding basal cell or squamous cell cancer of the skin" after "cancer within 2 years." The corrected version is on the LTC Partners website. This is particularly important for qualified relatives of current employees and annuitants who filled out the full underwriting form and were disapproved. OPM has posted information regarding the correction on their website at <http://www.opm.gov/insure/ltc/faq/changes.htm>. OPM is considering this a "good" error, in that MORE people may now qualify for insurance. Remember, current employees (civilian and military) and their spouses use the abbreviated underwriting form during open season.

The FLTCIP is also open to members of the uniformed services and their qualified relatives. If you happen to know of a military member or retiree who doesn't know about this new benefit, please pass this information on to them.

If your staff has questions, they should contact a BEST counselor via the BEST toll-free CPF line number. As always, we appreciate the support provided by your staff.

**Chief, Special Operations Division
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